

## Reading County Court

- Are you being evicted?



- Do you need help with a Possession Hearing?

Representation and Advice on mortgage, rent arrears and possession proceedings available from the Citizens Advice helpdesk at the county court.

Help available on the  
5th Floor

Monday:

9.30am - 12.30pm

Thursday:

9.30am - 12.30pm



### TOP TIPS!

- Always pay your priority debts first, i.e.
  - Mortgage/rent
  - Utilities
  - Maintenance
  - Secured loans
  - Council Tax
  - Court fines
- Don't take out further loans/credit to solve your problems.
- Watch out for high interest rates!
- Seek help from your GP if you are feeling depressed or stressed.
- Don't ignore post—open any correspondence/bills.
- Don't panic!
- Don't suffer in silence!
- Get help!

Money advice also available at Woodley CAB...

**Headley Road (next to library)**  
**Woodley**  
**Berkshire**  
**RG5 4JA**  
**Monday & Wednesdays 9:30am - 3:30pm**

**Phone: 0118 9699006**  
**Email: [public@wokingham-cab.org.uk](mailto:public@wokingham-cab.org.uk)**

the charity for  
your community

citizens  
advice  
bureau

## Money Advice at the CAB



We're free

We're independent

We're confidential

Wokingham & District Citizens Advice Bureau



## Are you in debt?

*Are you behind on your rent or mortgage payments?*

*Perhaps you owe money on credit cards or personal loans.*

*Are you being chased by creditors or bailiffs?*

*Is someone harassing you, or threatening court action?*

*If so, the CAB can help.*

### What to expect

Citizens Advice run a Debt Advice Service. The first step is to contact your nearest Bureau. We will arrange for an interview with one of our Advisers. They will talk you through the debt process, which includes:

- Understanding the difference between priority and non-priority debts.
- Looking at your finances as a whole and comparing your income with your expenditure.
- Completing a Personal Budget.
- Drawing up a Financial Statement.

### Options

The Adviser will then talk through the options available to you for dealing with your debts, this might include:

- Helping to negotiate with your creditors to reduce your monthly payments.
- Contacting another agency, such as CCCS, a free debt management company.
- Advising on whether an IVA (Individual Voluntary Agreement) might be suitable for you.
- Discussing bankruptcy and the implications/fees.



### Action

Having discussed the options available to you, the next stage is to decide on a course of action and support you through the process, this might include:

- Helping you to write to your creditors.
- Negotiating with other agencies, i.e. Council departments/Housing Authority/Solicitors/Bailiffs.
- Helping you to complete paperwork, i.e. bankruptcy petitions.
- Providing support during court hearings for rent/mortgage arrears/bankruptcy.

### What to bring with you to your first appointment:

- **Details of any emergencies, i.e. court hearings/bailiff visits/eviction notices.**
- **Latest correspondence from all your creditors.**
- **Last payslip, or details of your wages.**
- **Details of any benefit income, i.e. Housing & Council Tax Benefit/Income Support/Disability Living Allowance/Pensions.**
- **Bank details, including current balance and latest bank statement.**

### WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU

**First Floor**

**26-28 Market Place**

**Wokingham**

**RG40 1AP**

**Telephone: 0844 499 4126**

**email: [public@wokingham-cab.org.uk](mailto:public@wokingham-cab.org.uk)**

### Opening Hours:

**Monday 9am - 3pm**

**Tuesday 9am - 3pm**

**Wednesday 9am - 3pm**

**Thursday 9am - 3pm**

**Friday 9am - 1pm**